

2/01/11 4:28:15
DK W BK 651 PG 315
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

SPECIAL WARRANTY DEED

Indexing Instructions:

Lot 4, Section A, Wellington Square East, Section 27, Township 1 South,
Range 8 West, PB 86, Page 41, DeSoto County, Mississippi.

De Soto County, MS

PREPARED BY:

John O. Windsor, Esq.
8940 Main Street
Clarence, NY 14031
716-634-3405

Return To:

Good Title Escrow &
Closing, LLC
2430 Caffey Street
Hernando, MS 38632
PH: 662-429-7873

GRANTOR:

BENEFICIAL MISSISSIPPI, INC.
931 CORPORATE CENTER DRIVE
POMONA, CA 91768
877) 472-6880

RETURN TO:

LATONYA MCKINNEY
7169 HURT ROAD
HORN LAKE, MS 38637

GRANTEES:

LATONYA MCKINNEY
7169 HURT ROAD
HORN LAKE, MS 38637
801) 857-3079

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, the undersigned, BENEFICIAL MISSISSIPPI, INC. (herein referred to as Grantor), does hereby sell, convey and specially warrant LATONYA MCKINNEY, A SINGLE WOMAN (herein referred to as Grantees), the following described property located and situated in De Soto County, Mississippi, to-wit:

NOTE: LATONYA MCKINNEY AKA LATONYA M. MCKINNEY
SEE ATTACHED EXHIBIT "A"

THIS CONVEYANCE is made subject to all prior mineral reservations of record pertaining to subject property. TO HAVE AND TO HOLD the property, together with the rights and appurtenances thereto belonging, unto Grantee and Grantee's heirs and assigns, forever; and Grantor does hereby bind Grantor and Grantor's successors and assigns to WARRANT AND FOREVER DEFEND the property unto Grantee and Grantee's heirs and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof by, through or under Grantor, but not otherwise.

IT IS AGREED AND UNDERSTOOD that the taxes for the current year have been prorated as of this date on an estimated basis. Said tax proration shall be considered final settlement with no further adjustment between Buyer and Seller after closing.

IN WITNESS WHEREOF, the Grantor, by and through the undersigned officer, has executed this Deed on this the 24 day of Jan, 2011

BENEFICIAL FINANCIAL I INC. SUCCESSOR BY
MERGER TO BENEFICIAL MISSISSIPPI, INC.

BY:

Maria I. Ortega
Asst. Vice President

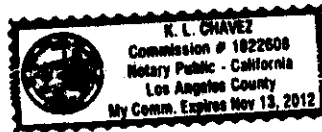
STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES } SS

On 1-24-11 before me, K. L. Chavez, personally appeared Maria I. Ortega, who provided to me an the basis of satisfactory evidence to be the person(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacities, and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]



Notary Public

Commission expires _____

Our File No. ANA201016348

EXHIBIT A

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN DESOTO COUNTY,
MISSISSIPPI, TO-WIT:

LOT 4, SECTION A, WELLINGTON SQUARE EAST, SITUATED IN SECTION 27,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT
THEREOF RECORDED IN PLAT BOOK 86, PAGE 41, IN THE OFFICE OF THE
CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PARCEL ID NO.: 1088271700000400

PROPERTY COMMONLY KNOWN AS: 7169 HURT ROAD, HORN LAKE, MS 38637